

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE SOUTHERN DISTRICT OF MISSISSIPPI**

IN RE: Tiffany Lashune Skinner, Debtor

**Case No. 23-01631-JAW
CHAPTER 13**

NOTICE

Debtor has filed papers with the court to incur new debt.

Your rights may be affected. You should read these papers carefully and discuss them with your attorney, if you have one in this bankruptcy case. (If you do not have an attorney, you may wish to consult one.)

If you do not want the Court grant the Motion, or if you want the court to consider your views on the Motion, then on or before 21 days, you or your attorney must:

File with the court a written request for a hearing at:

U.S. Bankruptcy Clerk
U.S. Bankruptcy Court
Thad Cochran U.S. Courthouse
501 E. Court St., Suite 2.300
Jackson, MS 39201

If you mail your request to the court for filing, you must mail it early enough so the court will **receive** it on or before the date state above.

You must also mail a copy to the debtors' attorney:

Thomas C. Rollins, Jr.
The Rollins Law Firm, PLLC
P.O. Box 13767
Jackson, MS 39236
(601) 500-5533

If you or your attorney do not take these steps, the court may decide that you do not oppose the relief sought in the motion and may enter an order granting that relief, which shall sustain this Motion to Incur New Debt.

Date: July 10, 2025

Signature: /s/ Thomas C. Rollins, Jr.

Thomas C. Rollins, Jr. (MSBN 103469)
The Rollins Law Firm, PLLC
P.O Box 13767
Jackson, MS 39236
601-500-5533
trollins@therollinsfirm.com

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE SOUTHERN DISTRICT OF MISSISSIPPI**

IN RE: Tiffany Lashune Skinner, Debtor

**Case No. 23-01631-JAW
CHAPTER 13**

MOTION TO INCUR NEW DEBT

COMES NOW, Debtor, by and through counsel, and moves this Court to allow Debtor to incur new debt, and in support thereof, would show the Court as follows:

1. Debtor filed a voluntary petition for relief under Chapter 13 of the Bankruptcy Code on 07/17/2023.
2. Debtor is paying approximately 0% to General Unsecured Debts through the plan.
3. Debtor wishes to borrow up to \$30,000.00 to purchase a vehicle with an interest rate not to exceed 20.00% and a monthly payment not to exceed \$450.00 per month. Debtor will pay this debt to the lender direct pursuant to the terms of the agreement with the lender.

WHEREFORE, Debtor prays for an Order granting the above requested relief and any additional relief as may be just and proper.

Respectfully submitted

/s/ Thomas C. Rollins, Jr.
Thomas C. Rollins, Jr. (MS Bar No. 103469)
The Rollins Law Firm, PLLC
P.O. Box 13767
Jackson, MS 39236
601-500-5533

CERTIFICATE OF SERVICE

I, Thomas C. Rollins, Jr., do hereby certify that a true and correct copy of the foregoing was forwarded on July 8, 2025, to the creditor, case trustee and U.S. Trustee as indicated in the "21-day notice" that accompanies this Motion.

/s/ Thomas C. Rollins, Jr.
Thomas C. Rollins, Jr.

UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF MISSISSIPPI

IN RE:

TIFFANY LASHUNE SKINNER

CASE NO: 23-01631-JAW

**DECLARATION OF MAILING
CERTIFICATE OF SERVICE**

Chapter: 13

On 7/10/2025, I did cause a copy of the following documents, described below,
Notice and Motion to Incur New Debt

to be served for delivery by the United States Postal Service, via First Class United States Mail, postage prepaid, with sufficient postage thereon to the parties listed on the mailing list exhibit, a copy of which is attached hereto and incorporated as if fully set forth herein.

I caused these documents to be served by utilizing the services of BK Attorney Services, LLC d/b/a certificateofservice.com, an Approved Bankruptcy Notice Provider authorized by the United States Courts Administrative Office, pursuant to Fed.R.Bankr.P. 9001(9) and 2002(g)(4). A copy of the declaration of service is attached hereto and incorporated as if fully set forth herein.

Parties who are participants in the Courts Electronic Noticing System ("NEF"), if any, were denoted as having been served electronically with the documents described herein per the ECF/PACER system.

DATED: 7/10/2025

/s/ Thomas C. Rollins, Jr.
Thomas C. Rollins, Jr. 103469

The Rollins Law Firm
702 W. Pine Street
Hattiesburg, MS 39401
601 500 5533
trollins@therollinsfirm.com

UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF MISSISSIPPI

IN RE:
TIFFANY LASHUNE SKINNER

CASE NO: 23-01631-JAW

**CERTIFICATE OF SERVICE
DECLARATION OF MAILING**

Chapter: 13

On 7/10/2025, a copy of the following documents, described below,
Notice and Motion to Incur New Debt

were deposited for delivery by the United States Postal Service, via First Class United States Mail, postage prepaid, with sufficient postage thereon to the parties listed on the mailing list exhibit, a copy of which is attached hereto and incorporated as if fully set forth herein.

The undersigned does hereby declare under penalty of perjury of the laws of the United States that I have served the above referenced document(s) on the mailing list attached hereto in the manner shown and prepared the Declaration of Certificate of Service and that it is true and correct to the best of my knowledge, information, and belief.

DATED: 7/10/2025



Miles Wood
BK Attorney Services, LLC
d/b/a certificateofservice.com, for
Thomas C. Rollins, Jr.
The Rollins Law Firm
702 W. Pine Street
Hattiesburg, MS 39401

USPS FIRST CLASS MAILING RECIPIENTS:

Parties with names struck through or labeled CM/ECF SERVICE were not served via First Class USPS Mail Service.

CASE INFO

LABEL MATRIX FOR LOCAL NOTICING
NCRS ADDRESS DOWNLOAD
CASE 23-01631-JAW
SOUTHERN DISTRICT OF MISSISSIPPI
THU JUL 10 9-33-56 PST 2025

~~EXCLUDE~~

~~US BANKRUPTCY COURT
THAD COCHRAN US COURTHOUSE
501 E COURT STREET
SUITE 2300
JACKSON MS 39201 5036~~

AARONS
939 HWY 35 S
FOREST MS 39074-4017

CREDIT ACCEPTANCE CORPORATION
25505 W 12 MILE ROAD SUITE 3000
SOUTHFIELD MI 48034-8331

CREDIT ONE BANK
ATTN BANKRUPTCY
PO BOX 98873
LAS VEGAS NV 89193-8873

FIRST PREMIER BANK
ATTN BANKRUPTCY
PO BOX 5524
SIOUX FALLS SD 57117-5524

FIRST TOWER LOAN LLC
PO BOX 320001
FLOWOOD MS 39232-0001

GENESIS FS CARD
ATTN BANKRUPTCY
PO BOX 4477
BEAVERTON OR 97076-4401

LVNV FUNDING LLC
RESURGENT CAPITAL SERVICES
PO BOX 10587
GREENVILLE SC 29603-0587

MIDLAND CREDIT MANAGEMENT INC
PO BOX 2037
WARREN MI 48090-2037

MIDLAND FUNDING
ATTN BANKRUPTCY
PO BOX 939069
SAN DIEGO CA 92193-9069

MIDNIGHT VELVET
ATTN BANKRUPTCY
1112 7TH AVENUE
MONROE WI 53566-1364

MONTGOMERY WARD
CO CREDITORS BANKRUPTCY SERVICE
PO BOX 800849
DALLAS TX 75380-0849

NELNET
ATTN CLAIMS
PO BOX 82505
LINCOLN NE 68501-2505

NEWTON FINANCE LLC
104 CONGREGATE RD
NEWTON MS 39345-9776

PHILLY FINANCE
458 EAST BEACON STREET
PHILADELPHIA MS 39350-2408

PREMIER BANKCARD LLC
JEFFERSON CAPITAL SYSTEMS LLC ASSIGNEE
PO BOX 7999
SAINT CLOUD MN 56302-7999

QUANTUM3 GROUP LLC AS AGENT FOR
CREDIT CORP SOLUTIONS INC
PO BOX 788
KIRKLAND WA 98083-0788

QUANTUM3 GROUP LLC AS AGENT FOR
GENESIS FS CARD SERVICES INC
PO BOX 788
KIRKLAND WA 98083-0788

RUSH HEALTH
1314 19TH AVE
MERIDIAN MS 39301-4195

SEVENTH AVE
ATTN BANKRUPTCY
1112 7TH AVE
MONROE WI 53566-1364

SEVENTH AVENUE
CO CREDITORS BANKRUPTCY SERVICE
PO BOX 800849
DALLAS TX 75380-0849

TOWER LOAN
ATTN BANKRUPTCY
406 LIBERTY PARK DR
FLOWOOD MS 39232

US DEPARTMENT OF EDUCATION CO NELNET
121 S 13TH ST
LINCOLN NE 68508-1904

~~EXCLUDE~~

~~UNITED STATES TRUSTEE
501 EAST COURT STREET
SUITE 6430
JACKSON MS 39201 5022~~

WEBBANK
6250 RIDGEWOOD ROAD
SAINT CLOUD MN 56303-0820

WESTLAKE FINANCIAL
PO BOX 54807
LOS ANGELES CA 90054-0807

USPS FIRST CLASS MAILING RECIPIENTS:

Parties with names struck through or labeled CM/ECF SERVICE were not served via First Class USPS Mail Service.

~~EXCLUDE~~

~~HAROLD J BARKLEY JR~~
~~PO BOX 4476~~
~~JACKSON MS 39296 4476~~

~~EXCLUDE~~

~~THOMAS CARL ROLLINS JR~~
~~THE ROLLINS LAW FIRM PLLC~~
~~PO BOX 13767~~
~~JACKSON MS 39236 3767~~

DEBTOR

TIFFANY LASHUNE SKINNER
15162 MS15 APT A104
DECATUR MS 39327